



Welcome to your March 2024 Newsletter

John Lane

The year 2024 is a leap year; this allowed us to have our first social function on Thursday, 29th February, a trip to the Communications Museum in Bankstown. The museum is usually open on Tuesday and Wednesday. Our visit on a Thursday was for RTEA members and, sadly, the last day at the Bankstown location.

It was a successful day; forty-four names were in the visitors' book. I would not be surprised if there were more members there; the place was packed, and I would not be surprised if some simply overlooked to sign the visitors' book. A particular delight for me was catching up with friends I had hardly seen for thirty or forty years. Great stuff!

I thank the three volunteer guides who presented many demonstrations and explanations. Our tour guides for the day were Geoff Gallaty, Trevor Anderson and Narelle Jones. Well done to all three. It must be heartbreaking for those volunteers who have given up countless hours of their time in putting these fine displays together and now to see the museum close as it relocates to another location.

Members would have read an article in the February edition of this newsletter about pyramid switchboards written by Chris Cartlidge. Well, someone as thick as myself didn't quite understand how to connect with customers without needing a cord. Even after Chris gave me a verbal explanation, well, one look at the board at the museum with the numbers printed above each jack and the penny dropped. So simple!

I am so grateful to the numerous people who have worked there for years to preserve our history. Many of my friends have worked there, and several continue. It is a credit to them because our history is important to our members and the nation.

Our telecommunications infrastructure and the people who built and maintained it have profoundly contributed to nation-building. It is undeniable that telecommunications and all forms of transport transformed Australia into today's modern economy.

The museum volunteers must have a daunting task ahead of them as they relocate to a new location. They expressed that they need all the help they can get. To that end, I am appealing to anyone who can give some time in the not-too-distant future to provide them with a helping hand; you will be welcomed with open arms. Maybe an hour here or an hour there. Think of it as moving house but on a much larger scale. I assume there will be many tasks, starting with packing and labelling boxes. **So if you have any time, please contact Geoff Gallaty at 0417577343, Narelle Jones on 0421662297 or email: tmuseum@bigbond.net.au**

Geoff Gallaty is the head honcho of the Sydney Museum, and he has told me a lot about its history and how it fits in with the other museums that Telstra initially set up. I have invited Geoff to be a guest speaker at the April General meeting.

The day did have a downside, as we walked out of the museum into a scorching day. Bankstown recorded forty degrees. One or two may have melted away on the short trip to the station or our chosen watering hole of Bankstown Sports Club. Mind you, our museum visit and our watering hole made it worthwhile.

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RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

Tour of the NSW Anzac War Memorial

Thursday, 18TH April 2024

Tour Commences at 10.30 am



Sir Philip Game, the Governor of New South Wales, laid the foundation stone for the Anzac War memorial on 19 July 1932. The completion of the memorial was two years later. The memorial commemorates the Australian and New Zealand Army Corps landing at Gallipoli.

Now you have the opportunity to see the memorial from the inside.

The Retired Telecommunications Employees Association members will visit the memorial in April, the month of Anzac Day. Our visit will include a service and a guided tour.

The cost is \$20 per head, and we will need a minimum of fifteen people.

If you would like to join us, please text or email me.

Phone: 0417 238 687 Email: a-lane@bigpond.com

Following lunch, we have lunch at the City of Sydney RSL Club.

RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

Office Bearers

PRESIDENT	<i>John Lane</i> 0417 238 687 a-lane@bigpond.com	SECRETARY	<i>Bruce Muirhead</i> 02 9639 0990 muirhead@bigpond.com 22 Cameron Avenue Baulkham Hills, 2153	TREASURER	<i>Alan Bassman</i> 0407 502 553 alanbassman53@gmail.com 46 Lyle Street, Girraween NSW 2145	SECRETARY	<i>Bruce Noake</i> ASSISTANT SECRETARY 0409 332 464 bnoake@bigpond.net.au
WELFARE OFFICER	<i>Peter Hack</i> 0408 969 530 hackysnr@bigpond.net.au	VICE PRESIDENT	<i>Colin McQueen</i> 0429 151 209 colin.mcqueen@bigpond.com	VICE PRESIDENT	<i>Bruce Coxall</i> WEBSITE 0418 414 658 02 9597 2224 webadmin@cwuretired.org	EDITOR	<i>Paul Rewhorn</i> 0418 626 625 pdrewhorn@me.com

Committee

Trevor Anderson, John Bryce, Allan Fairbairn, Bob Hamblion, Vince Haywood, Terry Livingstone, John McAuliffe, Arthur McCarroll, Paul Rewhorn, Barry Robinson, Garry Masman, Ron Milosh, Warren Morley, Lee Walkington.



**A reminder our
April General Meeting
will be held on Wednesday, 24th April 2024 to avoid a
clash with ANZAC Day**



RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

MARCH 2024 GENERAL MEETING
THURSDAY, 24TH MARCH 2024
Commences: 11.05 am

**The General Meeting will be held at the
Petersham RSL Club (301 Trafalgar Street, Petersham)
- The club is an easy 150m walk from Petersham Station.**

Members can participate in the meeting via Zoom Video. However, you are encouraged to join with us in person at the Petersham RSL. After the meeting you can join with fellow members over lunch.

The club boasts a fantastic bistro.



**The Meeting will also be held via ZOOM
Meeting ID and passcode information will be emailed
to members on Monday afternoon, 21ST March 2024**



Looking for your Help: Do you know Tom Chilvers?

Member Peter Lygoe is asking for help identifying Tom Chilvers.

While doing some family history research, Peter came across the surname Chilvers. Peter also has a cousin doing research and found a chap named Tom Chilvers who played Rugby League for Easter Suburbs and St. George (mainly reserve grade) in the 1940s.

The story gets interesting; Peter just happened to work at Bankstown Telephone Exchange during his training in the mid-1950s. There, he met a person with whom he got along very well: Tom Chilvers. Of course, at that time, he did not know that he had the Chilvers in his family tree.

Now, Peter is trying to determine if the two Tom Chilvers are the same person. Peter is wondering if there is a member out there who knows something about Tom Chilvers.

If so, can you contact Peter Lygoe, [email: peter.kayl@bigpond.com](mailto:peter.kayl@bigpond.com)

RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

BUNDEENA LUNCH THURSDAY, 21ST MARCH 2024

Bundeena Community & Social Club

Before lunch, you may like to walk around the village, the beachfront, or the Bundeena Art Trail. Travel to Bundeena requires a train trip to Cronulla, and then a ferry to Bundeena.

A Cronulla-bound train departs from **Central at 10.19 am** from the Eastern Suburbs & Illawarra line - **Platform 25**. The same train departs **Sydenham at 10.26 am**, **Wolli Creek at 10.29 am**, **Hurstville at 10.40 am** and **Sutherland at 10.53 am**. The train arrives at Cronulla at 11.08 am.

There is ample time to walk from Cronulla Station to the ferry wharf in Gunnamatta Bay. **The Bundeena Ferry leaves at 11.30 am.** The ferry departs from Cronulla on the half hour throughout the day. The return from Bundeena is on the hour.

It is important to note that the \$2.50 seniors concession (Yellow Opal Card) for transport in Sydney and its surrounds does not apply to the Bundeena ferry. However, there is a concession charge of \$4.40 per journey

Concession passes must be shown; the non-concession fare is \$8.80 per journey). The ferry operator accepts Eftpos and Credit Cards (fees apply).



Welcome to your March 2024 Newsletter (cont'd)

AGM AND FEBRUARY GENERAL MEETING

The Retired Telecommunications Employees Association held its Annual General Meeting (AGM) and February General Meeting. Seeing a high attendance of members at the Petersham RSL and via Zoom video conference was pleasing. I thank members for their interest; it was gratifying.

The first order of business was the Financial Report for 2023. The report showed that our finances are healthy, and I thank our treasurer, Alan Bassman, for all his hard work. The next agenda item was our election for executive and committee positions. Our executive team remained the same as the previous year; there were changes to the committee's composition.

Steve Flynn has had to step down due to medical treatment he will receive over the next six months. Steve has been on the committee for the past ten years. On behalf of our Association, I thank Steve for his contribution. I would like to welcome Lee Walkington to the committee. Lee brings with him a wealth of experience. Lee worked for the Technical Services Branch of our Union for many years, and I dare say through a difficult period for the Union movement.

I give a big thank you to Alan Stevens, the Returning Officer. Alan has undertaken the role before and he did a professional job. Alan had just had extensive treatment for skin cancers and, despite the discomfort, made the time and effort to fulfil this important role.

The February General Meeting followed the AGM. First, I had the opportunity to congratulate Tod Mirgis on receiving the Association's OBN ("Over Bloody Ninety") Award. Tod has been a member of the Association for thirty-two years. His membership number is 184, which tells us he was among the Association's first two hundred members.

But wait there's more! I was about to close the meeting when Bob Hamblion (Hambo) jumps to his feet and displays a beautiful knee blanket that his wife Carol had made. The blanket colours were **Blue, Orange, Green, Brown, Slate**. Their wish was for it to be raffled with the proceeds from the raffle be donated to Dementia Australia. Bob nominated Warren Morely to run the raffle and in no time flat he had sold \$157 worth of tickets.

The prize was won by Bevan Williams. There will be a proposal at the March 2024 General Meeting to round this amount up to \$250 as a contribution from the membership at large. A great initiative and a truly wonderful gesture from two great people; Bob and Carol Hamblion - Thanks heaps!

After the meeting closed, nothing was left but to enjoy each other's company over lunch and refreshments in the Petersham RSL bistro. We sat at a very long table that the Petersham RSL catering staff arranged for us. It was a great day, and I trust the members present enjoyed the day as much as I did.

BUNDEENA LUNCH

Our March social begins with a ferry from Gunnamatta Bay (close to Cronulla Station) across the mouth of the Port Hacking River to Bundeena. We will have lunch at the Bundeena Community and Social Club. The club is a rebuild of the local RSL club; you can enjoy the stunning views while having lunch.

If you have not been to Bundeena for a long time, you will be surprised by the amount of work done to improve this beautiful suburb's outlook, reminding me of a regular little tourist haven. **The event is on Thursday, 21st March 2024. You will find more details in this newsletter, including a train timetable from Central to Cronulla.**

TOUR OF THE NSW WAR MEMORIAL

Looking ahead to April, we have organised a guided tour of the NSW War Memorial in Hyde Park. The tour will cost \$20 per person, and we will need a minimum of fifteen members in attendance. Therefore, please email or text me if you want to attend. My contact details and more information are in this month's newsletter.

MARCH 2024 GENERAL MEETING

And, of course, we have the **March General Meeting on Thursday, 28th March 2024, at the Petersham RSL.** I hope to see many of you at the meeting.



PRICE GOUGING



Paul Rewhorn

The two leading grocery chains, Coles and Woolworths, have come under increasing scrutiny for their pricing. All community sections are experiencing various degrees of financial hardship because of high inflation.

A recent “Four Corners” documentary titled “Super Powers” focused on Coles and Woolworths, revealing their tactics to keep prices high and competitors out. The documentary showed clear evidence that the big two supermarkets were price gouging. Price gouging occurs when a business raises product prices above production costs to increase profits.

In the case of Coles and Woolworths, they have used the cover of the COVID-19 pandemic to justify their higher prices. Yes, there was disruption in supply chains and general shortages as we came out of the pandemic, but



two years later, the excuse is wearing thin.

Price gouging by Coles and Woolworths is the story’s headline; however, the underlining story is how, over the years, this country has allowed competition to diminish. We have witnessed companies buy out their competitors and witnessed mergers take place with little scrutiny concerning the public interest. Our regulators have just stood aside, giving the green light. As companies achieve their monopoly position, they abuse it. They indulge in questionable behaviour, defrauding customers in devious ways. They turn on their employees; we have read about companies being fined for wage theft. Remember

the illegal practices in the financial services sector (banking and insurance) and, recently, the airlines.

The “Four Corners” documentary clearly explained how we have a duopoly with supermarkets today. In the late 1950s, there were twenty-one grocery retailers; within a few years, Coles and Woolworths had twenty per cent of the market. Their market share climbed higher during the 1970s with the advent of shopping malls. Their current market share is 65 per cent. The nearest competitor is Aldi, which has ten per cent.

As for our meat, fruit and vegetable producers, Coles and Woolworths rely mainly on them to purchase their produce. This circumstance gives Coles and Woolworths further opportunities to increase their profits.

There is currently a parliamentary inquiry into the relationship between the two big supermarkets and their producers (meat, fruit and vegetable producers). Representatives have told the inquiry that there will be no family-owned farms growing fruit and vegetable growers based on current trends. Already, producers are bull-doing their trees.

The “Four Corners” documentary found that growers now realise that their industry offers little in return for them, with dwindling prospects for an adequate return on their investment. A representative who spoke on their behalf claimed that as many as 34 per cent plan to leave the sector.

This situation will worsen as the growers’ industry has an aging workforce; younger persons are not likely to enter a sector that promises little return. The consequences will be a future where Australia, with a vast agricultural area, has to import its fruit and vegetables and rely on overseas producers for the price and quality of fruit and vegetables.

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PRICE GOUGING (CONT'D)

Over the past two years, the Reserve Bank has made about fourteen official interest rates to control inflation. Arguably, businesses indulging in price gouging are making the Reserve Bank's task more difficult. So we have families buying or renting their homes and paying higher prices for their essential groceries on top of an additional \$700 to \$1000 monthly in mortgage payments or rent increases.

The federal government has initiated about six separate inquiries into the grocery industry. In comparison, the inquiries are likely to produce excellent and deserving recommendations. How much implementation will occur?

It sounds pessimistic, but recall the Royal Commission into Financial Services. Like now with Coles and Woolworths, the public was outraged by the behaviour of the banks, investment and insurance industries; there were calls for reforms.

Eventually, the then Federal Government reluctantly had a Royal Commission into the financial services sector. If I recall correctly, the Commission made forty-six recommendations. The then treasurer, Mr Frydenberg, promised to implement all the recommendations swiftly, most likely in the next parliamentary session. However, the then federal government implemented fewer than forty per cent of the recommendations. The financial services industry lobbyists did an outstanding job.

Mr Frydenberg even tried to repeal one recommendation implementation concerning loan approval procedures, preventing loan approvals to borrowers who were unlikely to repay loans because they had insufficient funds or other outstanding loans. He tried to do this during COVID, claiming the stricter loan approvals hamper economic recovery.

Let us hope this does not happen with Coles and Woolworths; we must afford to eat.

In August 2023, the ACTU launched an inquiry into price gouging and unfair pricing practices. Good on the ACTU; they knew something was wrong before others did.

Chair Professor Allan Fels AO, former ACCC, chaired the inquiry that conducted several public hearings, 750 public submissions and more than 20 detailed contributions from academics, experts, think tanks, unions, businesses, and their representatives.

Professor Fell released his report in early February 2024. The report covered industries such as banks, wholesale electricity and retail pricing, early childhood education and care, supermarkets, and electric vehicles.

I have another article on the report's findings; it is worth a read. Also, I have included a link to the full report for members who receive their newsletter via email.



ACTU: INQUIRY INTO SNEAKY PRACTICES

Paul Rewhorn



The following article might be a valuable read for members. The article explains that companies do not just increase their prices; they deploy other sneaky means. Today, they are adding to already high inflation, making it worse for the consumer, especially for families and individuals purchasing or renting their homes. Arguably, without price gouging, the Reserve Bank may not have delivered so many wage hikes, and the period of high-interest rates would not be so long.

The ACTU launched their inquiry into price gouging and unfair pricing practices. Their inquiry commenced back in August 2023. The ACTU sensed that there was more to the high inflation than the story that businesses were telling consumers long before the parliamentary inquiries and the *“Four Corners”* documentary on the conduct of the two big supermarkets, *Coles and Woolworths*.

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Professor Fell released his report in early February 2024. The report covered industries such as banks, wholesale electricity and retail pricing, early childhood education and care, supermarkets, and electric vehicles.

The report found that:

- *Corporate profits have added significantly to inflation and*
- *Some businesses have too much power over their customers, supply chains, and workers.*
- *Many companies resort to dodgy price practices, including loyalty taxes and confusion pricing.*
- *A range of sectors are insufficiently competitive or insufficiently regulated.*

The part of the report that I would like to focus on is what the report describes as dodgy or sneaky practices that companies employ to increase their profits. If you become aware of these practices, it may help when you are comparing prices as you shop around.

The practices are:

Drip Pricing

For example, you book accommodation or an airline ticket. The price appears reasonable at first glance, but soon, the extras come through the purchase process, from booking fees to the need to pay for ‘commentary’ services. You also find this with credit card fees that are much higher than the cost of their delivery.

Loyalty Taxes

The report quotes insurance renewal; you realise you could get a better deal if you were a new customer. The business lures a new customer by offering a low initial price and increasing prices as time passes. This practice is widespread with energy retailers, the internet, mobiles, and others.

Excuse-inflation

Businesses use the broader inflation trend to justify their higher prices, even if their production costs have not increased accordingly. For example, in 2024, companies still blame the COVID pandemic for the inflationary pressures.

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INQUIRY INTO SNEAKY PRACTICES *Cont'd*

Confusion pricing

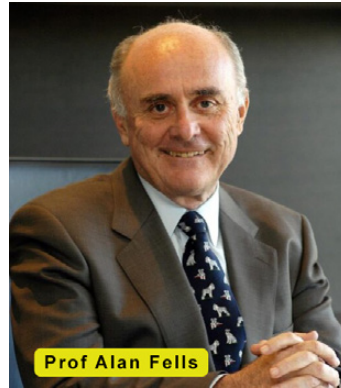
A company will confuse a consumer with complex and feature-dense plans, making it almost impossible to make comparisons between providers. You will find this practice when comparing mobile and electricity plans. The plans also disguise additional price inclusions.

Asymmetric pricing

Delaying price reductions once costs have fallen can be super profitable for businesses. The reserve occurs when there is a cost increase. Companies will waste no time passing on the price increase.

Shrink-inflation

Have you ever noticed that while you might still be paying the same price for an item, the seller has decreased the size or quantity of an item? Take an example where you purchase a bag of peanuts, and you notice the peanut's package nett weight, which was 250 grams, is now 220 grams, equalling 13 per cent. You see this across canned goods, cereal, dairy products, snacks, and biscuits. It gets worse; the packaging size remains the same, disguising a drop in quantity.



Prof Alan Fells

A couple of decades ago, businesses giant corporations would argue for a more free market and deregulation; instead, they told us we could rely on a free marketplace to deliver better outcomes for consumers and the whole economy.

Ironically, the only area where they wanted regulation was when it came to Unions.

We can now see that free markets have not delivered a better deal for the consumers; instead, we have witnessed shrinking competition across all sectors of the economy. Now, we need a federal government to introduce sound regulations to overcome the practices mentioned in this article



New for our newsletter is a review and recommendation of a television series. The television drama is "Mr Bates vs the Post Office". The Seven Network broadcast the four-part series in February 2024. However, you can still view it on the "Seven Plus" App.

MR BATES VS THE POST OFFICE



The series tells of the "British Post Office Scandal", also called the "Horizon IT Scandal", which has much in common with Australia's Robo-Debt scandal. Both have the origin of a flawed computation, followed by continued official denials, then their cover-up as the truth emerged.

Both scandals left in their wake severe hardship, mental and health breakdowns, self-harm and suicides among their victims. Worse, in Britain, there were also criminal convictions and prison sentences.

The British Office victims were their subpostmasters who managed small British post offices within a small general store or café. Like Australia Post outlets, the community relies on them for a range of services, such as postage, passport applications, and to make account payments. A post office in Britain also manages pension payments, unlike here, where payments go directly into bank accounts.

In 1999, the British Post Office introduced an IT system called Horizon, which Fujitsu developed. Horizon was designed to reconcile the local post office's cash transactions at the end of each day. Immediately after the introduction of Horizons, subpostmasters started seeing shortfalls at the end of a day's trading. When a subpostmaster reported the problem, the British told them no other subpostmasters were experiencing a similar problem. The Post Office would insist the Horizon system calculation was correct and expected the subpostmaster to repay for the shortfall. The Post Office would go even further and initiate prosecutions.

In the years before the introduction of Horizon, only a handful of subpostmasters had received convictions. The Post Office management believed that, virtually overnight, their subpostmasters on mass were engaged in fraud and theft; they chose to ignore that the Horizon might cause the problem. Rather than undertake an internal investigation, the Post Office took recovery and legal action against individual subpostmasters. Between 1999 and 2015, 900 subpostmasters received convictions for theft, fraud and false accounting.

Later, it was revealed that the Post Office knew its evidence was unsatisfactory, so it failed to comply with its legal obligation to disclose documents, leaving defendants and the courts never knowing that the

Post Office had no evidence. Several convictions had imprisonment as a punishment.

Once the Post Office obtained a criminal conviction, it would attempt to seize a subpostmaster's assets under a "Proceeds Of Crimes Act". Even without a prosecution, the Post Office would cancel their contract with the subpostmasters and force them to repay shortfalls, causing bankruptcy and family breakdowns.

I want to be careful not to spoil the rest of the story of how Mr Bates coordinated the subpostmasters to fight back and take successful group action in the High Court against the Post Office.

Senior Post Office management, including their CEO, continued with their denials, using deception and other forms of cover-up. The Post Office CEO and senior staff were involved in the cover-up. Even as they learned more about Horizon's bugs, errors and defects, they always insisted that Horizon was a robust system. They also ignored their external forensic accountant firm, "Second Sight", who advised them that the accounting discrepancies originated from the Horizon system.

The subpostmaster convictions are considered the greatest miscarriage of justice in modern legal history in Britain.

Like Robo-Debt, the only actual crime in both scandals was by those in authority who engaged in a cover-up activities that destroyed many lives. The cover-up and obstruction of justice have undermined confidence in government institutions.

Whether there will be prosecutions for individuals in power who engaged in the cover-up and obstruction in both scandals in Australia and Britain remains to be seen. I dare say the cover-up crimes were far worse than the false allegations against their victims.